Certificate Number: 05781-PAE-DE-031747427

Bankruptcy Case Number: 13-15978



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 11, 2018, at 1:00 o'clock PM PDT, Sonya Wood completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 11, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President